## Case 17-01190 Doc 1 Filed 01/16/17 Entered 01/16/17 13:25:16 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Mark First name  A Middle name  Dahl Last name and Suffix (Sr., Jr., II, III)	Karen First name  A Middle name  Dahl Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1766	xxx-xx-7451

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Debtor 1 Mark A Dahl Debtor 2 Karen A Dahl

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business name or EINs.  Business name(s)			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs				
5.	Where you live	4100 Elm St.	If Debtor 2 lives at a different address:			
		Downers Grove, IL 60515  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		DuPage				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition,	Check one:			
	,	I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Page 3 of 54 Document Debtor 1 Mark A Dahl Debtor 2 Karen A Dahl Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. When Case number District When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Relationship to you Debtor When Case number, if known District Debtor Relationship to you When District Case number, if known 11. Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? □ Yes.

☐ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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		ark A Dahl aren A Dahl		Boodii	Case number (if known)					
Par	t 3: Re	oort About Any Bu	sinesses	You Own as a Sole Propri	etor					
12.		a sole proprietor ull- or part-time s?	■ No.	No. Go to Part 4.						
			☐ Yes.	Yes. Name and location of business						
	business an indivi separate as a corp	oprietorship is a you operate as dual, and is not a legal entity such poration, nip, or LLC.		Name of business, if any	y					
	If you ha	ve more than one orietorship, use a sheet and attach		Number, Street, City, St	ate & ZIP Code					
	it to this			Check the appropriate b	oox to describe your business:					
				☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))						
				☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))					
				☐ Stockbroker (as)	defined in 11 U.S.C. § 101(53A))					
				☐ Commodity Brok	ser (as defined in 11 U.S.C. § 101(6))					
				☐ None of the abo	ve					
13.	Chapter Bankrup	filing under 11 of the otcy Code and are nall business	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appro- deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, staten operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the pro- in 11 U.S.C. 1116(1)(B).						
	For a de	finition of small	No.	I am not filing under Cha	apter 11.					
	business	debtor, see 11 101(51D).	□ No.	I am filing under Chapte Code.	r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy					
			☐ Yes.	I am filing under Chapte	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Par	t 4: Re	oort if You Own or	Have Any	Hazardous Property or A	ny Property That Needs Immediate Attention					
14.		own or have any	■ No.							
	alleged of immi	that poses or is to pose a threat nent and	☐ Yes.	What is the hazard?						
property that needs				If immediate attention is needed, why is it needed?						
				, , , , , , , , , , , , , , , , , , , ,						
	perishab livestock	nple, do you own le goods, or that must be fed, ding that needs epairs?		Where is the property?						
	<b>0</b>	,			Number, Street, City, State & Zip Code					

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Debtor 1 Mark A Dahl

Debtor 2 Karen A Dahl

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-01190 Doc 1 Filed 01/16/17 Entered 01/16/17 13:25:16 Desc Main Document Page 6 of 54

	otor 2 Karen A Dahl				Case nu	umber (if known)				
Par	t 6: Answer These Quest	ons for R	eporting Purposes							
16.	What kind of debts do you have?	16a.	Are your debts primarily consur individual primarily for a personal,			e defined in 11 U.S.C. § 101(8) as "incurr	ed by an			
			☐ No. Go to line 16b.							
			Yes. Go to line 17.							
		16b.	Are your debts primarily busine money for a business or investme	ess debts? Busines ent or through the op	s <i>debt</i> s are de eration of the	debts that you incurred to obtain e business or investment.				
			☐ No. Go to line 16c.							
			☐ Yes. Go to line 17.							
		16c.	State the type of debts you owe th	nat are not consume	r debts or bus	usiness debts				
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.						
	Do you estimate that after any exempt property is excluded and administrative expenses	■ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be availabl			t property is excluded and administrative ditors?	expenses			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes							
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1 □ 200-9	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000				
19.	How much do you estimate your assets to be worth?	<b>1</b> \$100,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	\$1,000,001 - \$ \$10,000,001 - \$50,000,001 - \$100,000,001	\$50 million \$100 million					
20.	How much do you estimate your liabilities to be?	<b>\$100</b> ,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	\$1,000,001 - \$ \$10,000,001 - \$50,000,001 - \$100,000,001	\$50 million \$100 million					
Par	t 7: Sign Below									
For	you	I have ex	camined this petition, and I declare u	under penalty of per	jury that the i	information provided is true and correct.				
						gible, under Chapter 7, 11,12, or 13 of titl Id I choose to proceed under Chapter 7.	le 11,			
If no attorney represents me and I did not pay or agree to pay someone who document, I have obtained and read the notice required by 11 U.S.C. § 342(										
		I request	relief in accordance with the chapte	er of title 11, United	States Code,	e, specified in this petition.				
			cy case can result in fines up to \$25			oney or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 13				
			A Dahl		s/ Karen A I					
		Mark A Signature	e of Debtor 1		Karen A Dah Signature of D					
		Executed	January 16, 2017  MM / DD / YYYY	E	xecuted on	January 16, 2017 MM / DD / YYYY				

		Document	Page 7 of 54							
Debtor 1 Debtor 2	Mark A Dahl Karen A Dahl		Case number (if known)							
•	attorney, if you are ed by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify	ed States Code, and have	explained the relief available un	der each chapter					
•	not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies schedules filed with the petition is incorrect.								
		/s/ Patrick A. Meszaros	Date	Date January 16, 2017						
		Signature of Attorney for Debtor		MM / DD / YYYY						
		Patrick A. Meszaros								
		Printed name								
		Law Office of Patrick A. Meszaros								
		Firm name								
		1100 W. Jefferson Street								
		Joliet, IL 60435								
		Number, Street, City, State & ZIP Code								

Email address

Contact phone **815-722-4001** 

6239538 Bar number & State PatrickMeszaros@Yahoo.com

	I A A A HILL		*	
mation to identify your	case:			
Mark A Dahl				
First Name	Middle Name	Last Name		
Karen A Dahl				
First Name	Middle Name	Last Name		
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
				☐ Check if this is an amended filing
	Mark A Dahl First Name Karen A Dahl	Mark A Dahl First Name Middle Name  Karen A Dahl First Name Middle Name	Mark A Dahl First Name Middle Name Last Name  Karen A Dahl First Name Middle Name Last Name	Mark A Dahl First Name Middle Name Last Name  Karen A Dahl First Name Middle Name Last Name

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		issets of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	368,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	52,380.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	420,380.00
rt 2: Summarize Your Liabilities		
		iabilities nt you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	426,268.46
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	64,985.37
Your total liabilities	\$	491,253.83
rt 3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,282.62
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,271.89
rt 4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
■ Yes What kind of debt do you have?		
	1a. Copy line 55, Total real estate, from Schedule A/B	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

Debtor 1 Mark A Dahl
Debtor 2 Karen A Dahl

Debtor 3 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

9,545.75

\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Case 2	17-0119	0 Doc 1		01/16/17 cument	Entered 01/16/17	7 13	3:25:16	Desc	Main
Fill	in this information	n to identify	your case and th			1 / / / / / / / / /				
Deb		ark A Dah		e Name		Last Name		_		
		aren A Dal st Name		e Name		Last Name		_		
Uni	ted States Bankrup	tcy Court for	r the: NORTHER	N DIST	RICT OF ILLIN	NOIS				
Cas	se number					-				Check if this is an amended filing
_	ficial Form	_	_							12/15
Pari	rmation. If more spac wer every question. t1: Describe Each I	e is needed, Residence, B ny legal or ed	attach a separate s	heet to the	his form. On the	e are filing together, both are e e top of any additional pages, vn or Have an Interest In land, or similar property?				
1.1	4400 Elm 64			What	t is the property	/? Check all that apply				
	4100 Elm St Street address, if availa	ble, or other des	scription		Single-family had been been been been been been been bee		the a	mount of any s	ecured cla	or exemptions. Put aims on <i>Schedule D:</i> Secured by Property.
	Downers Grov	e IL State	60515-0000 ZIP Code	_	Land Investment pro Timeshare Other has an interest	or mobile home operty in the property? Check one	Desc (such		00 e of your e, tenanc	urrent value of the ortion you own? \$368,000.00 ownership interest y by the entireties, or
	DuPage						JOII	ii tenani		
	County			□ Othe	Debtor 1 and I	f the debtors and another ou wish to add about this item	ш	Check if this is (see instructions) n as local	s commu	nity property
					ue per Zillow					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$368,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Debte Debte		/lark A Dahl (aren A Dahl		•	Case number (if known)	
3. <b>Ca</b>	rs. vans	. trucks. tractors.	sport utility ve	hicles, motorcycles	· / =	
_	·	,,,	-p,	,		
-	Yes					
3.1	Make:	Honda		Who has an interest in the property? Check one		ed claims or exemptions. Put
0.1	Model:	Odyssey		Debtor 1 only		cured claims on Schedule D: Claims Secured by Property.
	Year:	2006		☐ Debtor 2 only	Current value of the	
	Approxi	mate mileage:	107000	■ Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other in	formation:		$\square$ At least one of the debtors and another		
				☐ Check if this is community property (see instructions)	\$5,000.0	\$5,000.00
3.2	Make:	Honda		Who has an interest in the property? Check one	Do not deduct secure	ed claims or exemptions. Put
3.2	Model:	Civic	_	Debtor 1 only		cured claims on Schedule D: Claims Secured by Property.
	Year:	2004		Debtor 2 only		
	Approxi	mate mileage:	79000	■ Debtor 1 and Debtor 2 only	Current value of the entire property?	e Current value of the portion you own?
	Other in	formation:		☐ At least one of the debtors and another		
					¢2 500 0	0 \$3,500.00
				☐ Check if this is community property (see instructions)	\$3,500.0	<u> </u>
5 <b>A</b> c	dd the do	ollar value of the I have attached fo	portion you ow or Part 2. Write t	n for all of your entries from Part 2, includin that number here	g any entries for	\$8,500.00
Port 2	Doggr	iha Vaur Baraanal a	nd Hausahald Ita	nma		
		ibe Your Personal a or have any legal		terest in any of the following items?		Current value of the
			·	, ,		portion you own? Do not deduct secured claims or exemptions.
	<i>(amples:</i> No			, china, kitchenware		
	Yes. De	escribe				
		Fu	ırniture			\$2,800.00
E)		Televisions and ra		eo, stereo, and digital equipment; computers, p nedia players, games	rinters, scanners; music coll	ections; electronic devices
_	No Yes. De	escribe				
0 0-	llootibl-	o of volue				
		s of value Antiques and figure other collections,		prints, or other artwork; books, pictures, or othe llectibles	er art objects; stamp, coin, o	r baseball card collections;
_	No Yes. De	escribe				

Official Form 106A/B Schedule A/B: Property page 2

Case 17-01190 Doc 1 Filed 01/16/17 Entered 01/16/17 13:25:16 Desc Main Page 12 of 54 Document Debtor 1 Mark A Dahl Debtor 2 Karen A Dahl Case number (if known) 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$750.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,550.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$30.00 17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

□ No

Institution name: Yes.....

17.1. Checking

**PNC Bank** 

\$200.00

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Debtor 1 Debtor 2		Document	Case number (i	if known)
Exa	ds, mutual funds, or publicly traded sto mples: Bond funds, investment accounts w		ney market accounts	
■ No	o esInstitution or i	ssuer name:		
	-publicly traded stock and interests in i	ncorporated and uninc	orporated businesses, including an	interest in an LLC, partnership, and
■ No	t venture			
☐ Ye	es. Give specific information about them Name of entity:		% of ownershi	p:
Neg	ernment and corporate bonds and other notiable instruments include personal check n-negotiable instruments are those you can	ks, cashiers' checks, pro	missory notes, and money orders.	
	es. Give specific information about them Issuer name:			
	rement or pension accounts mples: Interests in IRA, ERISA, Keogh, 40	01(k), 403(b), thrift saving	s accounts, or other pension or profit-	sharing plans
■ Ye	es. List each account separately.  Type of account:	Institution r	name:	
	IRA	xxxx		\$100.00
	401k	xxx		\$40,000.00
You	urity deposits and prepayments r share of all unused deposits you have m mples: Agreements with landlords, prepaid			companies, or others
■ No				•
⊔ Ye	2S	institution r	name or individual:	
23. <b>Ann</b> ı ■ No	uities (A contract for a periodic payment o	f money to you, either for	r life or for a number of years)	
☐ Ye	s Issuer name and descrip	tion.		
26 U.	ests in an education IRA, in an account S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).		ogram, or under a qualified state tui	ition program.
■ No		cription. Separately file th	he records of any interests.11 U.S.C. §	§ 521(c):
25. <b>Trus</b>	ets, equitable or future interests in prope	erty (other than anythin	ng listed in line 1), and rights or pov	vers exercisable for your benefit
■ No	es. Give specific information about them			
	ents, copyrights, trademarks, trade secre	ets. and other intellectu	ual property	
-	mples: Internet domain names, websites, p	•		
	es. Give specific information about them			
	nses, franchises, and other general inta mples: Building permits, exclusive licenses		n holdings, liquor licenses, profession	al licenses
■ No	os. Give specific information about them			
	or property owed to you?			Current value of the
мопеу (	or property owed to you?			portion you own?

Official Form 106A/B Schedule A/B: Property page 4

claims or exemptions.

Case 17-01190 Doc 1 Filed 01/16/17 Entered 01/16/17 13:25:16 Desc Main Page 14 of 54 Document Debtor 1 Mark A Dahl Debtor 2 Karen A Dahl Case number (if known) 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value. 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$40.330.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7.

☐ Yes. Go to line 47.

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Debtor 1 Debtor 2			Case number (if known)	
•	you have other property of any kind you did not already lis	st?		
■ No	) )			
□ Ye	es. Give specific information			
54. <b>Ad</b>	ld the dollar value of all of your entries from Part 7. Write t	hat number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. <b>Pa</b>	rt 1: Total real estate, line 2			\$368,000.00
56. <b>Pa</b>	rt 2: Total vehicles, line 5	\$8,500.00		
57. <b>Pa</b>	rt 3: Total personal and household items, line 15	\$3,550.00		
58. <b>Pa</b>	rt 4: Total financial assets, line 36	\$40,330.00		
59. <b>Pa</b>	rt 5: Total business-related property, line 45	\$0.00		
60. <b>Pa</b>	rt 6: Total farm- and fishing-related property, line 52	\$0.00		
61. <b>Pa</b>	rt 7: Total other property not listed, line 54	+ \$0.00		
62. <b>To</b>	tal personal property. Add lines 56 through 61	\$52,380.00	Copy personal property total	\$52,380.00
63. <b>To</b>	tal of all property on Schedule A/B. Add line 55 + line 62			\$420.380.00

Official Form 106A/B Schedule A/B: Property page 6

		I A A A A A A A A A A A A A A A A A A A	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Mark A Dahl			
	First Name	Middle Name	Last Name	
Debtor 2	Karen A Dahl			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1	Which set of exemptions are	vou claiming? Ch	anck and anky a	van if vaur enauca	ic filing with you
1.	Willeli Set of excilibilions are	vou cialillillu: U	ICCN ONC ONIV. C	veri ii vuur anuuae	is illilla willi vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exer		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$368,000.00		\$30,000.00	735 ILCS 5/12-901
		any applicable statutory limit	
\$5,000.00		\$4,800.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$5,000.00		\$200.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$3,500.00		\$2,007.44	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$2,800.00		\$2,800.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$368,000.00 \$5,000.00 \$5,000.00	\$368,000.00	\$368,000.00  \$368,000.00  \$368,000.00  \$368,000.00  \$30,000.00  \$4,800.00  \$4,800.00  \$4,800.00  \$5,000.00  \$100% of fair market value, up to any applicable statutory limit  \$5,000.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$2,007.44  \$100% of fair market value, up to any applicable statutory limit

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Karen A Dahl Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Clothing 735 ILCS 5/12-1001(a) \$750.00 \$750.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$30.00 \$30.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: PNC Bank** 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit IRA: xxxx 735 ILCS 5/12-1006 \$100.00 \$100.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 401k: xxx 735 ILCS 5/12-1006 \$40,000.00 \$40,000.00 Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Mark A Dahl

No

Yes

Debtor 1

			Document	Page 18	8 of 54			
Filli	n this informat	tion to identify you	r case:					
Debt	tor 1	Mark A Dahl						
	-	First Name	Middle Name	Last Name		-		
Debt	tor 2	Karen A Dahl						
(Spou	se if, filing)	First Name	Middle Name	Last Name		-		
Unita	ad States Rankr	ruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS				
Office	ed States Bariki	upicy Court for the.	NORTHERN BIOTHER OF ILLES	11010		-		
Case	e number							
(if kno	own)					☐ Check	if this is an	
						amend	led filing	
<b>~</b>								
Otti	cial Form '	<u>106D</u>						
Scl	hedule D	: Creditors	Who Have Claims S	Secure	d by Propert	У	12/15	
is nee	eded, copy the A		If two married people are filing togethe out, number the entries, and attach it to					
	er (if known).	va alaima aaavuad by	au mananti 2					
_		ve claims secured by						
L		is box and submit th	nis form to the court with your other s	schedules. Y	ou have nothing else t	to report on this form.		
	Yes. Fill in al	l of the information l	below.					
Part	1: List All S	Secured Claims						
		ims If a creditor has r	more than one secured claim, list the cred	itor separately	Column A	Column B	Column C	
for ea	ach claim. If more	than one creditor has	a particular claim, list the other creditors	in Part 2. As	Amount of claim	Value of collateral	Unsecured	
much	n as possible, list t	the claims in alphabetic	ical order according to the creditor's name.  Do not deduct the			that supports this claim	portion If any	
	Citizens One	e Home			value of collateral.	Ciaiiii	If any	
2.1	Loans		Describe the property that secures th	e claim:	\$274,785.18	\$368,000.00	\$0.00	
	Creditor's Name		4100 Elm St Downers Grove,	IL				
			60515 DuPage County					
	PO Box 421	11	Value per Zillow					
	Providence,	RI	As of the date you file, the claim is: C apply.	heck all that				
	02940-2111		☐ Contingent					
	Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated					
			☐ Disputed					
Who	owes the debt	? Check one.	Nature of lien. Check all that apply.					
	ebtor 1 only		☐ An agreement you made (such as m	ortgage or se	ecured			
	ebtor 2 only		car loan)					
<b>■</b> D	ebtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)				
□ A	t least one of the	debtors and another	☐ Judgment lien from a lawsuit					
	heck if this clain	n relates to a	Other (including a right to offset)	Mortgage				
c	community debt							
Date	debt was incurre	ed	Last 4 digits of account number	er <b>2036</b>				
			-					
2.2	JP Morgan (	Chase	Describe the property that secures th	e claim:	\$149,990.72	\$368,000.00	\$56,775.90	
2.2	Creditor's Name	Jilase	4100 Elm St Downers Grove,		Ψ143,330.72	Ψ300,000.00	Ψ30,113.30	
			60515 DuPage County	'L				
	DO Day 650	7E A	Value per Zillow					
	PO Box 659		As of the date you file, the claim is: C	heck all that				
	78265-9754	, IX	apply.  Contingent					
		ty, State & Zip Code	☐ Unliquidated					
	ramber, direct, on	y, otato a zip ocac	☐ Disputed					
Who	owes the debt	? Check one.	Nature of lien. Check all that apply.					
□ D	ebtor 1 only		☐ An agreement you made (such as m	ortgage or se	ecured			
	ebtor 2 only		car loan)	J. J. 5. 50				
_	ebtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)				
_		debtors and another	☐ Judgment lien from a lawsuit	- /				
_	theck if this clain			2nd Mortg	age			
	community debt		— Other (including a right to onset)		, <del>-</del>			
_	1.14	. •	t and the second	F/05				
Date	debt was incurre	ed	Last 4 digits of account number	er <u>5188</u>				

Schedule D: Creditors Who Have Claims Secured by Property

Official Form 106D

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Debtor 1 Mark A Dahl			Case number (if know)				
	First Name	Middle N	lame Last Name		_		
Debtor 2	Ttaron /t Dam						
	First Name	Middle N	ame Last Name				
	01-1- Fin-maial						
2.3   ***	-State Financial rvices	I	Describe the property that sec	ures the claim:	\$1,492.56	\$3,500.00	\$0.00
	ditor's Name		2004 Honda Civic 79000		1		• • • • • • • • • • • • • • • • • • • •
			2004 Horida Civic 19000	iiiies			
60 <sup>-</sup>	1 W. Ogden Ave	enue	As of the date you file, the clair apply.	m is: Check all that			
	wners Grove, II		Contingent				
Num	ber, Street, City, State &	k Zip Code	☐ Unliquidated				
			☐ Disputed				
Who owe	es the debt? Check	one.	Nature of lien. Check all that a	pply.			
☐ Debtor	1 only		☐ An agreement you made (suc	ch as mortgage or	secured		
☐ Debtor	2 only		car loan)				
■ Debtor	r 1 and Debtor 2 only		☐ Statutory lien (such as tax lie	n, mechanic's lien	)		
☐ At leas	st one of the debtors a	and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt		Other (including a right to offs	Non-Pur	chase Money Security			
Date debt	was incurred		Last 4 digits of account	number 145	N		
Add the	dollar value of you	r entries in C	Column A on this page. Write that	number here	\$426,268.40	<u>.</u>	
	•		the dollar value totals from all page.				
	at number here:	. ,		•	\$426,268.40	P	

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0000 17 01100 1	Document	Page 2	0 of 54	J.10 DCC	o man
Fill in thi	s information to identify your					
Debtor 1	Mark A Dahl					
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2	Karen A Dahl					
(Spouse if, f	iling) First Name	Middle Name	Last Name			
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF II	LINOIS			
Case nur (if known)	nber				_	heck if this is an mended filing
	Form 106E/F   ule E/F: Creditors W	/ho Have Unsecured	l Claims			12/15
ny execut Schedule ( Schedule I eft. Attach ame and	ory contracts or unexpired leases 3: Executory Contracts and Unexp 3: Creditors Who Have Claims Sec the Continuation Page to this page 6: Execution of the contract 6: Credit Contract 7: Credit Contract 8: Credit Contract 8: Credit Contract 9: Credit 9: Cred	se Part 1 for creditors with PRIORI s that could result in a claim. Also oired Leases (Official Form 106G). cured by Property. If more space is ge. If you have no information to re	list executory of Do not include needed, copy	contracts on Schedule A/B: any creditors with partially the Part you need, fill it out,	Property (Official secured claims , number the ent	al Form 106A/B) and on that are listed in tries in the boxes on the
Part 1:	List All of Your PRIORITY Un					
_	y creditors have priority unsecure	ed ciaims against you?				
	. Go to Part 2.					
☐ Ye		TV Harana and Olahara				
Part 2:	List All of Your NONPRIORIT					
	y creditors have nonpriority unse					
□ No	. You have nothing to report in this p	part. Submit this form to the court with	h your other sch	edules.		
■ Ye	S.					
unsec	ured claim, list the creditor separatel ne creditor holds a particular claim,	laims in the alphabetical order of t ly for each claim. For each claim liste list the other creditors in Part 3.If you	ed, identify what	type of claim it is. Do not list c	claims already inc	luded in Part 1. If more
						Total claim
4.1	Adventist Hinsdale Hospita	Last 4 digits of ac	count number	5679		\$3,246.15
	lonpriority Creditor's Name '5 Remittance Drive Suite 3 Chicago, IL 60675-3250		ot incurred?			
	lumber Street City State Zlp Code	As of the date you	ı file, the claim	is: Check all that apply		
v	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and an	T (NONEDIO	RITY unsecure	d claim:		
	Check if this claim is for a com	munity				
d	ebt s the claim subject to offset?	<u> </u>		aration agreement or divorce t	that you did not	
_	No			ng plans, and other similar deb	bts	
•	<del>- 110</del>	<u> </u>	Medical bil	•		
	☐ Yes	■ Other. Specify	9298242	19		

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Debto	or 2 Karen A Dahl	Case number (if know)	
4.2	Advocate Good Samaritan Hospital Nonpriority Creditor's Name	Last 4 digits of account number 8680	\$509.98
	P.O. Box 4257 Carol Stream, IL 60197-4257	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Medical bills	
4.3	Advocate Medical Group	Last 4 digits of account number 9311	\$149.52
	Nonpriority Creditor's Name P.O. Box 92523 Chicago, IL 60675-2523	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		_ Medical bills	
	Yes	■ Other. Specify 133776922	
4.4	Aesthetic and Clinical Dermatology  Nonpriority Creditor's Name	Last 4 digits of account number 8298	\$476.89
	908 N. Elm St. Ste 300 Hinsdale, IL 60521-3625	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?  ■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	<b>—</b> NO	Medical bills	
	☐ Yes	Other. Specify 137280	

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Debte	or 2 Karen A Dahl	Case number (if know)	
4.5	AMITA Health Medical Group  Nonpriority Creditor's Name	Last 4 digits of account number	\$143.92
	16955 Collections Center Drive Chicago, IL 60693	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify 146538	
4.6	Bank of America Nonpriority Creditor's Name	Last 4 digits of account number 9345	\$7,979.09
	PO Box 851001 Dallas, TX 75285-1001	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.7	Capital One	Last 4 digits of account number 4619	\$2,817.00
	Nonpriority Creditor's Name  Bankruptcy Department  P.O. Box 5155	When was the debt incurred?	
	Norcross, GA 30091  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Cards	
	<b>□</b> 162	Other. Specify	

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Debto	or 2 Karen A Dahl	Case number (if know)	
4.8	Citicards	Last 4 digits of account number 8628	\$35,364.84
	Nonpriority Creditor's Name PO Box 78045 Phoenix, AZ 85062-8045	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	_	□ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other. Specify     Visas - multiple accts	
4.9	Comenity Bank - ALL Bankruptcy	Last 4 digits of account number 9185	\$589.51
4.5	Nonpriority Creditor's Name	Last 4 digits of account number 3103	φ303.3 I
	Bankruptcy Department PO Box 182125	When was the debt incurred?	
	Columbus, OH 43218-2125		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	П	
	Debtor 2 only	☐ Contingent	
	<u> </u>	Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Catherine's collection	
4.1	Crate & Barrel	Last 4 digits of account number 8237	\$533.00
0	Nonpriority Creditor's Name		<del></del>
	PO Box 659705	When was the debt incurred?	
	San Antonio, TX 78265-9705	As of the date year file, the plains in Check all that apply	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	□ Occasion cont	
	■ Debtor 2 only	☐ Contingent	
	☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
		Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	

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2 Karen A Dahl	Case number (if know)	
Dupage Emergency Physicians	Last 4 digits of account number 7162	\$254.
Nonpriority Creditor's Name	Last 4 digits of account number /162	<b>\$254.</b>
P.O. Box 88495 Dept. A Chicago, IL 60680-1495	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
<b>—</b> NO	Medical	
Yes	Other. Specify 238-003-64859	
Dupage Medical Group	Last 4 digits of account number 8182	\$215
Nonpriority Creditor's Name	Last 4 digits of account number 8182	<b>ΨZ</b> 1 3
15921 Collections Center Drive Downers Grove, IL 60515-2117	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Medical bills	
Good Hope Behavioral Health	Last 4 digits of account number 5066	\$200
Nonpriority Creditor's Name 12 Salt Creek Lane Suite 405	When was the debt incurred?	
Hinsdale, IL 60521-8605	As af the data was file the alaim in O	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	□ Continued	
Debtor 2 only	☐ Contingent	
_	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	■ Other. Specify Medical	

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Debtor 1 Mark A Dahl Debtor 2 Karen A Dahl Case number (if know) 4.1 **Home Depot Credit Services** 7910 \$1.714.91 Last 4 digits of account number 4 Nonpriority Creditor's Name PO Box 78011 When was the debt incurred? Phoenix, AZ 85062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 **Kohl's Collection Department** 0388 \$386.96 Last 4 digits of account number 5 Nonpriority Creditor's Name P.O. Box 3084 When was the debt incurred? Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes **Laboratory Corporation of America** 4.1 2686 \$60.93 6 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 2240 When was the debt incurred? **Burlington, NC 27216-2240** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Medical

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Debtor 2	Mark A Dahl Karen A Dahl	Case number (if know)	
4.1 7	Merchant's Credit Guide Co.	Last 4 digits of account number 2584	\$715.53
	Nonpriority Creditor's Name 223 W Jackson Blvd. #700	When was the debt incurred?	
-	Chicago, IL 60606  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Midwest Ortho Rush LLC	
0	PNC Bank Nonpriority Creditor's Name	Last 4 digits of account number 7106	\$2,529.29
	PO BOX 3180 Pittsburgh, PA 15230	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Line of credit	
9 1	Rush Copley Nonpriority Creditor's Name	Last 4 digits of account number	\$715.53
	2000 Ogden Avenue Aurora, IL 60504	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical	

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Debtor Debtor	Mark A Dahl Karen A Dahl	Case number (if know)	
4.2	Synchrony Bank	Last 4 digits of account number 5396	\$3,075.16
	Nonpriority Creditor's Name PO Box 960061 Orlando, FL 32896	When was the debt incurred?	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Ashley Furniture Acct and HH Gregg Acct	
4.2	The Dump Nonpriority Creditor's Name	Last 4 digits of account number 8714	\$2,849.74
	PO Box 70851 Charlotte, NC 28272-0851	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
4.2	Vascular Interventional Radiology	Last 4 digits of account number 5942	\$345.62
	Nonpriority Creditor's Name PO Box 7001 Lockport, IL 60441-7001	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not	
	_	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	Yes	Other. Specify Medical bills	

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Debtor 1 Mark A Dahl Debtor 2 Karen A Dahl Case number (if know) 4.2 Von Maur 1058 \$112.22 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 790298 When was the debt incurred? Saint Louis, MO 63179-0298 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **ARS** Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 469100 ■ Part 2: Creditors with Nonpriority Unsecured Claims Escondido, CA 92046 Last 4 digits of account number 2629 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Home Furnishings Credit Company** Line 4.21 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 12812 Part 2: Creditors with Nonpriority Unsecured Claims Norfolk, VA 23541 Last 4 digits of account number 8714 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Northland Group** Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 390905 Part 2: Creditors with Nonpriority Unsecured Claims Minneapolis, MN 55439 Last 4 digits of account number 7910 Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a. 0.00 Total claims 6b. from Part 1 Taxes and certain other debts you owe the government 0.00 6b. Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00 **Total Claim** 6f Student loans 6f. 0.00 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that 0.00 6g. you did not report as priority claims 6h Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 64.985.37 here.

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Debtor 1 Mark A Dahl
Debtor 2 Karen A Dahl Case number (if know)

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ **64,985.37** 

		DOGUILLE	III PAUE 30 01 34	
Fill in this infor	mation to identify your	case:		
Debtor 1	Mark A Dahl			
	First Name	Middle Name	Last Name	
Debtor 2	Karen A Dahl			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the r, Street, City, State and ZIP	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3	Oity		Olate	Zii Oodo	
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4			<u> </u>		
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.5	City		Olato	211 0000	
-	Name				_
	Number	Street			_
	City		State	ZIP Code	

		Docume	nt Page 31 o	of 54
Fill in this in	nformation to identify your	case:		
Debtor 1	Mark A Dahl			
	First Name	Middle Name	Last Name	
Debtor 2	Karen A Dahl First Name	Middle News	Last Name	
(Spouse if, filing)	) First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number	er			
(if known)				☐ Check if this is an
				amended filing
Official	Form 106H			
	Form 106H	• 4		
Schedi	ıle H: Your Cod	ebtors		12/15
	nd case number (if known) ou have any codebtors? (If			as a codebtor.
■ No □ Yes				
Arizona,	n the last 8 years, have you California, Idaho, Louisiana So to line 3. Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Washi	y? (Community property states and territories include ington, and Wisconsin.)
in line 2 Form 10 out Col	e again as a codebtor only i D6D), Schedule E/F (Official	f that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make s	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fil  Column 2: The creditor to whom you owe the debt Check all schedules that apply:
<u> </u>				_
3.1 N	ame			Schedule D, line
140	arre			☐ Schedule E/F, line ☐ Schedule G, line
Nu Ci	umber Street ty	State	ZIP Code	
3.2				Cahadula D. lina
	ame			_ □ Schedule D, line □ □ Schedule E/F, line
				☐ Schedule E/F, line
- KI	ımhar Ctrast			
Ci	umber Street ty	State	ZIP Code	

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Debtor 2	Mark A Dahl				
(Spouse, if filing)	Karen A Dal	nl			
United States Bankru	ptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOI	S	
Case number (If known)					Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date:
Official Form	<u> 1061</u>				MM / DD/ YYYY
Schedule I:	Your Inc	ome			12/
	be Employment				
1. Fill in your emp			Debtor 1		Debtor 2 or non-filling snouse
information.	loyment		Debtor 1		Debtor 2 or non-filing spouse
information.  If you have more attach a separate	loyment than one job, e page with	Employment status	■ Employe		■ Employed
information.  If you have more	loyment than one job, e page with		■ Employe	oyed	■ Employed □ Not employed
information.  If you have more attach a separate information about employers.  Include part-time	e than one job, e page with it additional	Occupation	■ Employe □ Not employe Underwrit	oyed <b>er</b>	■ Employed □ Not employed Self Employed
information.  If you have more attach a separate information abou employers.	loyment  than one job, e page with it additional  e, seasonal, or ork. include student		■ Employe □ Not employe Underwrit JP Morgan	oyed er 1 Chase land Pkwy	■ Employed □ Not employed Self Employed Self-Employed 4100 Elm Street
information.  If you have more attach a separate information about employers.  Include part-time self-employed we occupation may	loyment  than one job, e page with it additional  e, seasonal, or ork. include student	Occupation Employer's name	■ Employe □ Not employe Underwrit  JP Morgan 3050 High Downers	oyed er 1 Chase	■ Employed □ Not employed Self Employed Self-Employed
information.  If you have more attach a separate information about employers.  Include part-time self-employed work or homemaker, in	loyment  than one job, e page with it additional  e, seasonal, or ork. include student	Occupation Employer's name Employer's address How long employed to	■ Employe □ Not employe Underwrit  JP Morgan 3050 High Downers	oyed er n Chase land Pkwy Grove, IL 60515	■ Employed □ Not employed Self Employed Self-Employed 4100 Elm Street Downers Grove, IL 60515

**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay. 3.
- Calculate gross Income. Add line 2 + line 3.

			non-fi	ling spouse
2.	\$	9,364.42	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	9,364.42	\$_	0.00

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

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Debt Debt		Mark A Dahl Karen A Dahl		Ca	se number ( <i>if known</i> )			
				F	For Debtor 1		ebtor 2 or ling spouse	
	Cop	y line 4 here	4.	\$	9,364.42	\$	0.00	
5.	l iet	all payroll deductions:						
J.		• •	E o	¢.	2 204 05	¢	0.00	
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	\$ \$		\$	0.00	-
	5c.	Voluntary contributions for retirement plans	5c.	\$		\$	0.00	
	5d.	Required repayments of retirement fund loans	5d.			\$	0.00	-
	5e.	Insurance	5e.	\$		\$	0.00	-
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	-
	5g.	Union dues	5g.	\$		\$	0.00	- -
	5h.	Other deductions. Specify: Medical	5h				0.00	
		Dental	_	\$		\$	0.00	
		Vision	_	\$ \$		\$	0.00	-
		Long Term Disability 401K	_	φ \$		\$	0.00	-
		401K Loan	_	\$		\$	0.00	-
6	مام ۸			,		· :—		-
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$		. \$	0.00	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	6,093.92	. \$	0.00	
9.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:  I all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	8c. 8d. 8e. 8f. 8g. 8h	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00 188.70	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	<u> </u>	6,093.92 + \$	188	<b>3.70</b> = \$	6,282.62
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your per friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	deper				nedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies					12. \$	6,282.62
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?				Combir monthly	ned y income
	_	Yes. Explain:						

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Debtor 1	
Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Do not list Debtor 1 and Debtor 1 and Debtor 2.  Do not state the	
Debtor 2   Karen A Dahl	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    MM / DD / YYYY	r
Case number ((If known)    Continued   Con	
Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1 and Debtor 2.  Do not state the	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? No  Do not list Debtor 1 and Debtor 2.  Do not state the	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1 and Debtor 2.  Do not state the	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1 and Debtor 2.  Do not state the	/1
<ol> <li>Is this a joint case?         <ul> <li>No. Go to line 2.</li> <li>Yes. Does Debtor 2 live in a separate household?</li> <li>No</li> <li>Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.</li> </ul> </li> <li>Do you have dependents?</li></ol>	
<ul> <li>No. Go to line 2.</li> <li>Yes. Does Debtor 2 live in a separate household?</li> <li>No</li> <li>Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.</li> <li>Do you have dependents?</li></ul>	_
Yes. Does Debtor 2 live in a separate household?  No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No Do not list Debtor 1 and Debtor 2.  Fill out this information for each dependent	
No	
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1 and Debtor 2.  Fill out this information for each dependent	
Do not list Debtor 1 and Debtor 2.  Fill out this information for each dependent	
Do not list Debtor 1 and Debtor 2.  Fill out this information for each dependent	
Do not state the	
Tes Yes	
□ No  Daughter 5 ■ Yes	
Daughter 5	
Yes	
□ No	
3. Do your expenses include No	
expenses of people other than yourself and your dependents?	
Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.	е
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  Your expenses	
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 2,393.77	
If not included in line 4:	
4a. Real estate taxes 4a. \$ 0.00	
4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00	
4c. Home maintenance, repair, and upkeep expenses 4c. \$ 75.00  4d. Homeowner's association or condominium dues 4d. \$ 0.00	
5. Additional mortgage payments for your residence, such as home equity loans 5. \$ 1,335.12	

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	tor 1 tor 2	Mark A I Karen A		ase num	ber (if known)	
6.	Utilit	ties:				
	6a.	Electricity	, heat, natural gas	6a.	\$	160.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	150.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	400.00
	6d.	Other. Spe	·	6d.	\$	0.00
7.			ekeeping supplies	7.	\$	850.00
8.			children's education costs	8.	\$	200.00
9.		-	ry, and dry cleaning	9.	\$	75.00
10.		-	products and services	10.	\$	50.00
11.			ntal expenses	11.	\$	100.00
12.		-	Include gas, maintenance, bus or train fare. ar payments.	12.	\$	250.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
			ributions and religious donations	14.	·	0.00
		rance.				0.00
			nsurance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	\$	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle in	surance	15c.	\$	50.00
	15d.	Other insu	urance. Specify:	15d.	\$	0.00
	Spec	cify:	aclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments:	4-7	•	
			ents for Vehicle 1	17a.	·	183.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Sp		_ 17c.	· :	0.00
40		Other. Sp	·	_ 17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.			s you make to support others who do not live with you.		\$	0.00
	Spec	cify:		19.		
20.	Othe	er real prop	erty expenses not included in lines 4 or 5 of this form or on Schedu	ıle I: Yo	our Income.	
			s on other property	20a.	·	0.00
	20b.	Real estat	te taxes	20b.		0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.		0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	er: Specify:		_ 21.	+\$	0.00
22.	Calc	ulate your	monthly expenses			
	22a.	Add lines 4	through 21.		\$	6,271.89
	22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	6,271.89
23	Calc	ulate vour	monthly net income.			
25.		•	12 (your combined monthly income) from Schedule I.	23a.	\$	6,282.62
			r monthly expenses from line 22c above.	23b.		6,271.89
	200.	Copy you	monthly expended from the 220 above.	200.		0,271.03
	23c.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	10.73
24.	For ex	xample, do yo fication to the	an increase or decrease in your expenses within the year after you but expect to finish paying for your car loan within the year or do you expect your meterms of your mortgage?	file this ortgage	s form? payment to increas	e or decrease because of a
	☐ Ye	es.	Explain here:			

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Fill in this inf	ormation to identify your	case:				
Debtor 1	Mark A Dahl					
Debior 1	First Name	Middle Name	Last Name			
Debtor 2	Karen A Dahl					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRIC	OF ILLINOIS			
Case number						
(if known)				-	eck if this is an nended filing	
f two married You must file to Obtaining more Years, or both	I people are filing together this form whenever you fi ney or property by fraud in 1. 18 U.S.C. §§ 152, 1341, 1	r, both are equally responder, both are equally respondering to both and the connection with a ban				
S	Sign Below					
Did you	pay or agree to pay some	one who is NOT an atto	rney to help you fill out bank	ruptcy forms?		
■ No						
☐ Yes	s. Name of person			Attach Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)		
•	enalty of perjury, I declare are true and correct.	that I have read the sun	nmary and schedules filed wi	ith this declaration and		
	lark A Dahl		X /s/ Karen A Da	ahl		
	k <b>A Dahl</b> ature of Debtor 1		Karen A Dahl Signature of Deb	otor 2		
Date	January 16, 2017		Date _ <b>January</b>	y 16, 2017		

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Fill in	his informa	ation to identify your	case:			
Debtor	1	Mark A Dahl				
		First Name	Middle Name	Last Name		
Debtor (Spouse i		Karen A Dahl First Name	Middle Name	Last Name		
United	States Ban	cruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case n						Check if this is an amended filing
State		of Financial A		duals Filing for E		4/16
nforma numbei	tion. If mo	re space is needed, . Answer every ques	attach a separate sheet to stion.	this form. On the top of an	equally responsible for sup y additional pages, write yo	
Part 1:			rital Status and Where You	u Lived Before		
1. W	nat is your	current marital statu	s?			
	Married Not marri	ed				
2. Du	ring the las	st 3 years, have you	lived anywhere other than	where you live now?		
■	No Yes. List	all of the places you li	ved in the last 3 years. Do n	not include where you live no	N.	
D	ebtor 1 Pric	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
					nity property state or territor tico, Texas, Washington and V	
	No					
	Yes. Mak	e sure you fill out Sch	nedule H: Your Codebtors (C	Official Form 106H).		
Part 2	Fynlain	the Sources of You	r Income			
r uit z	Explain	The Gourges of Tour	- moonic			
Fill	in the total	amount of income you	u received from all jobs and	ng a business during this y all businesses, including par ve together, list it only once u		ndar years?
	No					
		n the details.				
		n the details.	Debtor 1		Debtor 2	
		n the details.	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	Yes. Fill i	n the details.  f current year until for bankruptcy:	Sources of income	(before deductions and	Sources of income	(before deductions

Official Form 107

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Mark A Dahl Debtor 1 Karen A Dahl Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$115,690.10 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$98,578.00 For the calendar year before that: \$567.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business Operating a business For the calendar year: \$104,933.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) For the calendar year before that: **IRA Distributions** \$59.375.00 (January 1 to December 31, 2015) For the calendar year: **IRA Distributions** \$45,556.00 (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

builing the 90 days before you filed for bankruptcy, did you

Go to line 7.

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

□ No.

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Debtor 1 Mark A Dahl
Debtor 2 Karen A Dahl Case number (if known)

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this p	ayment for	
	Citizens One Home Loans PO Box 42111 Providence, RI 02940-2111	11/1/16; 12/1/16; 1/1/17	\$6,625.00	\$274,785.18	☐ Car		
	,				☐ Credit C		
					☐ Loan Re		
						s or vendors	
					Other_	-	
	JP Morgan Chase PO Box 659754	11/1/16; 12/1/16;	\$3,900.00	\$149,990.72	■ Mortgag	e	
		1/1/17			☐ Car		
	San Antonio, TX 78265-9754				☐ Credit C		
					☐ Loan Re	epayment	
					☐ Supplier	s or vendors	
					☐ Other_	-	
	of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	Yes. List all payments to an insider.				_		
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason fo	r this payment	
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos  ■ No □ Yes. List all payments to an insider		ments or transfer a	any property on a	account of a c	debt that benefited an	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		r this payment	
Da	rt 4: Identify Legal Actions, Repossession	ne and Forcelecures	<b>P</b> a				
Га		·					
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.						
	■ No						
	☐ Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of t	he case	
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, t	foreclosed, garni	shed, attache	ed, seized, or levied?	
	No. Go to line 11.						
	Yes. Fill in the information below.						
		Department - Burnet		D 1		Malara at d	
	Creditor Name and Address	Describe the Property		Date		Value of the property	
		Explain what happened	d			property	
		p.alat happonet	_				

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Deb	otor 2	Karen A Dahl		Case numbe	r (if known)					
11.	accol	n 90 days before you filed for banl unts or refuse to make a payment No Yes. Fill in the details.		did any creditor, including a bank or financial in you owed a debt?	nstitution, set off any a	amounts from your				
		litor Name and Address	Des	scribe the action the creditor took	Date action was taken	Amount				
	court	n 1 year before you filed for bankr -appointed receiver, a custodian, o No Yes		as any of your property in the possession of an er official?	assignee for the bend	efit of creditors, a				
Par	t 5:	List Certain Gifts and Contributio	ns							
13.	■ N	n 2 years before you filed for bank No Yes. Fill in the details for each gift. Swith a total value of more than \$6 Derson		lid you give any gifts with a total value of more  Describe the gifts	than \$600 per person  Dates you gave the gifts	? Value				
		Person to Whom You Gave the Gift and Address:								
14.		n 2 years before you filed for bank No Yes. Fill in the details for each gift or		lid you give any gifts or contributions with a to	al value of more than	\$600 to any charity?				
	more Char	s or contributions to charities that e than \$600 rity's Name ress (Number, Street, City, State and ZIP Co		Describe what you contributed	Dates you contributed	Value				
Par	t 6:	List Certain Losses								
	or ga	n 1 year before you filed for bankr mbling? No Yes. Fill in the details.	uptcy or	since you filed for bankruptcy, did you lose an	thing because of the	ft, fire, other disaster				
	Desc	cribe the property you lost and the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List pending ce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost				
Par	t 7:	List Certain Payments or Transfe	rs							
	Includ	ulted about seeking bankruptcy or	preparin	d you or anyone else acting on your behalf pay ng a bankruptcy petition? s, or credit counseling agencies for services require		rty to anyone you				
		Yes. Fill in the details.								
	Addı Ema	on Who Was Paid ress il or website address on Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	1100 Jolie	Office of Patrick A. Meszaros O West Jefferson et, IL 60435 nbk.com		Attorney fee \$1,000. + Filing fee \$335. = \$1335.00	9/16/16	\$1,335.00				

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Debtor 1 Mark A Dahl
Debtor 2 Karen A Dahl

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  No  Yes. Fill in the details.							
	Person Who Was Paid Address	Description and vatransferred	Description and value of any property transferred			Amount of payment		
18.	Within 2 years before you filed for bankruptcy	, did you sell, trade, o	r otherwise trar	nsfer any prop	erty to anyone, other	than property		
	transferred in the ordinary course of your bus Include both outright transfers and transfers made include gifts and transfers that you have already I  No  Yes. Fill in the details.	e as security (such as th		security interes	t or mortgage on your	property). Do not		
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre			any property or received or debts change	Date transfer was made		
19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-prote  ■ No □ Yes. Fill in the details.		property to a s	self-settled tru	ist or similar device o	f which you are a		
	Name of trust	Description and va	Description and value of the property transferred			Date Transfer was made		
Par	8: List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and Sto	orage Units		made		
	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.							
		ast 4 digits of account number	instrument cl		te account was sed, sold, oved, or nsferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, an	y safe deposit	box or other deposit	ory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Address (Number, Street, City,		be the contents Do you still have it?			
22.	Have you stored property in a storage unit or	place other than your	home within 1 y	year before yo	u filed for bankruptc	y?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe the o	contents	Do you still have it?		

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Debtor 1 Mark A Dahl
Debtor 2 Karen A Dahl Case number (if known)

			,	
Par	t 9: Identify Property You Hold or Control for S	Someone Else		
23.	Do you hold or control any property that someo for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Informa	ation		
For	the purpose of Part 10, the following definitions	apply:		
_	Environmental law means any federal, state, or toxic substances, wastes, or material into the ai regulations controlling the cleanup of these substances.	r, land, soil, surface water, ground estances, wastes, or material.	dwater, or other medium, including st	atutes or
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law, whether you now own, operate, o	or utilize it or used
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of wher	n they occurred.	
24.	Has any governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	·		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis  No	trative proceeding under any envi	ironmental law? Include settlements a	and orders.
	Yes. Fill in the details.  Case Title	Court or agency	Nature of the case	Status of the
	Case Number	Name Address (Number, Street, City, State and ZIP Code)		case
Par	t11: Give Details About Your Business or Con	nections to Any Business		
27.	Within 4 years before you filed for bankruptcy, o	lid you own a business or have ar	ny of the following connections to any	business?
	☐ A sole proprietor or self-employed in a t	•	•	
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)	
	☐ A partner in a partnership			

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

Case 17-01190 Doc 1 Filed 01/16/17 Entered 01/16/17 13:25:16 Desc Main Page 43 of 54 Document Mark A Dahl Debtor 1 Debtor 2 Karen A Dahl Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Karen A Dahl /s/ Mark A Dahl Mark A Dahl Karen A Dahl Signature of Debtor 1 Signature of Debtor 2 Date January 16, 2017 Date January 16, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

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Debtor 1	Mark A Dahl			
	First Name	Middle Name	Last Name	
Debtor 2	Karen A Dahl			
(Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Check if this is a

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	at Did you claim the property as exempt on Schedule C		
Creditor's Citizens One Home Loans name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No		
Description of property securing debt:  4100 Elm St Downers Grove, IL 60515 DuPage County Value per Zillow	<ul><li>■ Retain the property and enter into a Reaffirmation Agreement.</li><li>□ Retain the property and [explain]:</li></ul>	■ Yes		
Creditor's JP Morgan Chase name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No		
Description of property securing debt:  4100 Elm St Downers Grove, IL 60515 DuPage County Value per Zillow	<ul><li>■ Retain the property and enter into a Reaffirmation Agreement.</li><li>□ Retain the property and [explain]:</li></ul>	■ Yes		
Creditor's <b>Tri-State Financial services</b> name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No		
Description of 2004 Honda Civic 79000 miles property	<ul><li>Retain the property and enter into a Reaffirmation Agreement.</li><li>Retain the property and [explain]:</li></ul>	■ Yes		

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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ebtor 2 Karen A Dahl	Case number (if known)
securing debt:	
art 2: List Your Unexpired Personal Property Lea	
the information below. Do not list real estate leases	ed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fil Unexpired leases are leases that are still in effect; the lease period has not yet ended. if the trustee does not assume it. 11 U.S.C. § 365(p)(2).
escribe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
escription of leased roperty:	<b>D</b> v
openy.	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
	□ res
essor's name:	□ No
escription of leased roperty:	□ Yes
	□ res
essor's name:	□ No
escription of leased roperty:	☐ Yes
	□ res
essor's name:	□ No
escription of leased roperty:	☐ Yes
	Li Tes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	□ Yes
art 3: Sign Below	
nder penalty of perjury, I declare that I have indicate operty that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
/s/ Mark A Dahl	χ /s/ Karen A Dahl
Mark A Dahl	Karen A Dahl
Signature of Debtor 1	Signature of Debtor 2

Date

Date

January 16, 2017

January 16, 2017

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-01190 Doc 1 Filed 01/16/17 Entered 01/16/17 13:25:16 Desc Main Document Page 50 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In	re	Mark A Dahl Karen A Dahl					Ca	ise No.			
	-	Naion A Dain				Debtor(s)	Cl	napter	7		
		DIS	SCLOS	URE OF COM	PENSATIO	ON OF ATTO	ORNEY FO	)R DE	EBTOR(S)		
1.	con	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:									
		For legal service	ces, I have	agreed to accept			\$		1,000.00		
		Prior to the fili	ng of this	statement I have receiv	ved		\$		1,000.00		
		Balance Due					\$		0.00		
2.	The	e source of the co	ompensatio	on paid to me was:							
		Debtor	☐ Ot	ther (specify):							
3.	The	e source of comp	ensation to	o be paid to me is:							
		Debtor	☐ Ot	ther (specify):							
4.	-	I have not agree	d to share	the above-disclosed co	ompensation w	vith any other perso	on unless they a	re meml	bers and associat	es of my law firm.	
				above-disclosed comp gether with a list of the						my law firm. A	
5.	In	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:									
	b. c.	Preparation and	filing of an	nancial situation, and re ny petition, schedules, or at the meeting of cre ed]	statement of a	ffairs and plan whi	ich may be requ	iired;	-	oankruptcy;	
6.	Ву	agreement with	the debtor(	(s), the above-disclosed	d fee does not	include the follow	ing service:				
					CERTI	FICATION					
this		ertify that the for kruptcy proceedi		a complete statement of	f any agreeme	nt or arrangement	for payment to	me for re	epresentation of t	the debtor(s) in	
	Jan	uary 16, 2017			_	/s/ Patrick A. M					
	Date	2				Patrick A. Mesz Signature of Attor		В			
						Law Office of P	Patrick A. Mes	zaros			
						1100 W. Jeffers Joliet, IL 60435					
						815-722-4001	Fax: 815-722-				
						PatrickMeszard		m			
						Name of law firm					

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Mark A Dani Karen A Dahl		Case No.	
		Debtor(s)	Chapter	7
	VERIFICATION OF CREDITOR MATRIX			
		Number o	Number of Creditors:	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of m (our) knowledge.			
Date:	January 16, 2017	/s/ Mark A Dahl		
		Mark A Dahl Signature of Debtor		

Adventist Hinsdale Hospital 75 Remittance Drive Suite 3250 Chicago, IL 60675-3250

Advocate Good Samaritan Hospital P.O. Box 4257 Carol Stream, IL 60197-4257

Advocate Medical Group P.O. Box 92523 Chicago, IL 60675-2523

Aesthetic and Clinical Dermatology 908 N. Elm St. Ste 300 Hinsdale, IL 60521-3625

AMITA Health Medical Group 16955 Collections Center Drive Chicago, IL 60693

ARS
PO Box 469100
Escondido, CA 92046

Bank of America PO Box 851001 Dallas, TX 75285-1001

Capital One Bankruptcy Department P.O. Box 5155 Norcross, GA 30091

Citicards PO Box 78045 Phoenix, AZ 85062-8045

Citizens One Home Loans PO Box 42111 Providence, RI 02940-2111

Comenity Bank - ALL Bankruptcy Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125 Crate & Barrel PO Box 659705 San Antonio, TX 78265-9705

Dupage Emergency Physicians P.O. Box 88495 Dept. A Chicago, IL 60680-1495

Dupage Medical Group 15921 Collections Center Drive Downers Grove, IL 60515-2117

Good Hope Behavioral Health 12 Salt Creek Lane Suite 405 Hinsdale, IL 60521-8605

Home Depot Credit Services PO Box 78011 Phoenix, AZ 85062

Home Furnishings Credit Company PO Box 12812 Norfolk, VA 23541

JP Morgan Chase PO Box 659754 San Antonio, TX 78265-9754

Kohl's Collection Department P.O. Box 3084 Milwaukee, WI 53201

Laboratory Corporation of America H P.O. Box 2240 Burlington, NC 27216-2240

Merchant's Credit Guide Co. 223 W Jackson Blvd. #700 Chicago, IL 60606

Northland Group P.O. Box 390905 Minneapolis, MN 55439 PNC Bank
PO BOX 3180
Pittsburgh, PA 15230

Rush Copley 2000 Ogden Avenue Aurora, IL 60504

Synchrony Bank PO Box 960061 Orlando, FL 32896

The Dump PO Box 70851 Charlotte, NC 28272-0851

Tri-State Financial services 601 W. Ogden Avenue Downers Grove, IL 60515

Vascular Interventional Radiology PO Box 7001 Lockport, IL 60441-7001

Von Maur PO Box 790298 Saint Louis, MO 63179-0298